

Cigna VHIS Series – Flexi Plan (Superior) | Standard Premium Schedule (Effective from January 2022)

信諾自願醫保系列 - 靈活計劃 (優越) | 標準保費表 (2022年1月生效)



Accommodation Room Type: Standard Ward 病房級別: 普通病房

Deductible Option 自付費選項: HK\$15,000 | Premium for Non Smoker 非吸煙人士保費

Age 年齡	Annual 年繳	Monthly 月繳	Age 年齡	Annual 年繳	Monthly 月繳
0	5,398	470	50	8,989	782
1	4,858	423	51	9,430	820
2	4,319	376	52	9,892	861
3	4,319	376	53	10,376	903
4	4,319	376	54	10,885	947
5	4,216	367	55	11,418	993
6	4,113	358	56	11,978	1,042
7	4,010	349	57	12,565	1,093
8	3,907	340	58	13,181	1,147
9	3,804	331	59	13,827	1,203
10	3,701	322	60	14,504	1,262
11	3,599	313	61	15,215	1,324
12	3,496	304	62	15,960	1,389
13	3,393	295	63	16,743	1,457
14	3,290	286	64	17,563	1,528
15	3,188	277	65	18,423	1,603
16	3,224	280	66	19,326	1,681
17	3,250	283	67	20,273	1,764
18	3,268	284	68	21,266	1,850
19	3,398	296	69	22,307	1,941
20	3,528	307	70	23,400	2,036
21	3,617	315	71	24,548	2,136
22	3,711	323	72	25,750	2,240
23	3,806	331	73	27,012	2,350
24	3,904	340	74	28,335	2,465
25	4,004	348	75	29,724	2,586
26	4,108	357	76	31,180	2,713
27	4,213	367	77	32,708	2,846
28	4,321	376	78	34,310	2,985
29	4,433	386	79	35,991	3,131
30	4,546	396	80	37,755	3,285
31	4,664	406	81*	39,416	3,429
32	4,784	416	82*	41,150	3,580
33	4,907	427	83*	42,961	3,738
34	5,034	438	84*	44,851	3,902
35	5,163	449	85*	46,824	4,074
36	5,296	461	86*	48,884	4,253
37	5,432	473	87*	51,036	4,440
38	5,572	485	88*	53,281	4,635
39	5,714	497	89*	55,625	4,839
40	5,884	512	90*	58,073	5,052
41	6,119	532	91*	60,628	5,275
42	6,386	556	92*	63,295	5,507
43	6,665	580	93*	66,080	5,749
44	6,956	605	94*	68,988	6,002
45	7,259	632	95*	72,023	6,266
46	7,577	659	96*	75,192	6,542
47	7,907	688	97*	78,500	6,830
48	8,253	718	98*	81,954	7,130
49	8,613	749	99*	85,561	7,444

\* These rates apply only to policy Renewal. 此保費只供續保之用。

- All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港元計算。
- The initial premium is determined by the Age and smoking habit of the Insured Person at the Policy Effective Date. 初始保費是根據受保人於保單生效日的年齡及吸煙習慣而計算。
- The premium is adjusted at each Renewal based on the Age of the Insured Person, according to the prevailing Standard Premium schedule. 保費會於每次續保時根據受保人的年齡按當時生效的標準保費表調整。
- This Standard Premium schedule is subject to update from time to time on a Portfolio basis at Cigna's sole discretion. 信諾保留權利以不時向所有同一類別保單更新此標準保費表。
- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority. 此標準保費表並未包括由保險業監管局徵收的保費徵費。

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信諾自願醫保系列 - 靈活計劃 ( 優越 ) | 標準保費表 ( 2022 年 1 月生效 )



Accommodation Room Type: Standard Ward 病房級別: 普通病房

Deductible Option 自付費選項: HK\$15,000 | Premium for Smoker 吸煙人士保費

Age 年齡	Annual 年繳	Monthly 月繳	Age 年齡	Annual 年繳	Monthly 月繳
0	-	-	50	10,174	885
1	-	-	51	10,673	929
2	-	-	52	11,196	974
3	-	-	53	11,745	1,022
4	-	-	54	12,320	1,072
5	-	-	55	12,924	1,124
6	-	-	56	13,558	1,180
7	-	-	57	14,222	1,237
8	-	-	58	14,919	1,298
9	-	-	59	15,651	1,362
10	-	-	60	16,417	1,428
11	-	-	61	17,221	1,498
12	-	-	62	18,065	1,572
13	-	-	63	18,950	1,649
14	-	-	64	19,879	1,729
15	-	-	65	20,852	1,814
16	-	-	66	21,875	1,903
17	-	-	67	22,946	1,996
18	3,699	322	68	24,070	2,094
19	3,846	335	69	25,250	2,197
20	3,993	347	70	26,486	2,304
21	4,095	356	71	27,785	2,417
22	4,200	365	72	29,146	2,536
23	4,308	375	73	30,574	2,660
24	4,419	384	74	32,072	2,790
25	4,533	394	75	33,644	2,927
26	4,650	405	76	35,292	3,070
27	4,769	415	77	37,022	3,221
28	4,891	426	78	38,835	3,379
29	5,017	436	79	40,738	3,544
30	5,146	448	80	42,734	3,718
31	5,279	459	81*	44,814	3,881
32	5,415	471	82*	46,977	4,052
33	5,555	483	83*	49,226	4,230
34	5,698	496	84*	51,666	4,417
35	5,843	508	85*	54,299	4,611
36	5,994	521	86*	57,131	4,814
37	6,148	535	87*	60,167	5,026
38	6,306	549	88*	63,418	5,247
39	6,468	563	89*	66,886	5,478
40	6,660	579	90*	70,573	5,719
41	6,925	602	91*	74,492	5,970
42	7,228	629	92*	78,647	6,233
43	7,544	656	93*	83,042	6,507
44	7,873	685	94*	87,681	6,793
45	8,216	715	95*	92,568	7,092
46	8,577	746	96*	97,718	7,404
47	8,949	779	97*	103,136	7,730
48	9,341	813	98*	108,828	8,070
49	9,749	848	99*	114,801	8,425

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